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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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Deutsche Bank National Trust Company, as Indenture Trustee, for New Century Home Equity Loan Trust

2005-2

In Re:

Kimberly Bullock, Theodore Bullock

Debtors.

Application of Newscard

Order Filed on December 7, 2018 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 18-20422 JNP

Adv. No.:

Hearing Date: 11/28/18 @ 9:00 a.m.

Judge: Jerrold N. Poslusny, Jr.

ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**

DATED: December 7, 2018

Honorable Jerrold N. Poslusny, Jr. United States Bankruptcy Court

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Debtor: Kimberly Bullock and Theodore Bullock

Case No.: 18-20422 JNP

Caption: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO

DEBTOR'S CHAPTER 13 PLAN

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Deutsche Bank National Trust Company, as Indenture Trustee, for New Century Home Equity Loan Trust 2005-2, holder of a mortgage on real property located at 304 Monument Avenue, National Park, NJ, 08063, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Mark W. Ford, Esquire, attorney for Debtors, Kimberly Bullock and Theodore Bullock, and for good cause having been shown;

It **ORDERED**, **ADJUDGED** and **DECREED** that Debtor shall obtain a loan modification by December 31, 2018, or as may be extended by modified plan; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that Debtor is to make regular post-petition payments in accordance with the terms of the note and mortgage while the loan modification is pending; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that the Trustee shall not make disbursements on Secured Creditor's claim while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that if loss mitigation is unsuccessful, Debtor shall modify the plan to address Secured Creditor's pre-petition arrears, either by curing the arrears, selling the property, surrendering the subject property, or in a manner otherwise permitted by the code; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.